



February 17, 2021

RE: Comments on MD SB 543, Health care Sharing Ministries.

Samaritan Ministries is one of the largest sharing ministries among the over one and one-half million Americans using health care sharing. These religious ministries coordinate on a voluntary basis the sharing of medical expenses amongst their members, along with members providing emotional and spiritual support to each other.

For more than 26 years Samaritan Ministries' members have supported one another through the direct sharing of financial, emotional, and spiritual support. We are committed to upholding our Biblical ethics, honoring our members, and maintaining the highest standards for sustainable governance and practice. No member of Samaritan Ministries has ever made a complaint to the Maryland Insurance Administration, or any other state Dept. of Insurance, and yet this health care option is in danger of being forbidden to them in Maryland.

We appreciate that the state of Maryland like 29 other states has for years explicitly recognized in the state insurance code that health care sharing ministries are not insurance. This bill, MD SB 543, is important, timely legislation that harmonizes Maryland law with the Affordable Care Act's federal protection for Health Care Sharing Ministries and clarifies that this health care option is not insurance. The bill would prevent the Maryland Insurance Administration from continuing to allege that Health Care Sharing Ministries that are allowed under the Affordable Care Act are unauthorized health insurance and trying to shut them all down in Maryland, while those same ministries continue to assist their members in the other 49 states.

We thank the bill sponsor, State Senator Adelaide Eckardt for her leadership and commitment to protecting members of Health Care Sharing Ministries in Maryland. Her colleagues in the Maryland Legislature should join her in supporting religious freedom in health care. Please also see below the numerous statements and stories from Maryland Samaritan members.

Thank you,

Joel Noble

Director of Public Policy, Samaritan Ministries International

My name is Don Dove from Havre de Grace, and I have been a member of a Health Care Sharing Ministry, Samaritan Ministries, for the last several years.

Samaritan has been fantastic and I would welcome the opportunity to talk to you or anyone else about how their health sharing process works.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

Thank you!

Sincerely,

Donald Dove, Havre de Grace

My name is Michelle Boyce from Frederick, MD, and I'm a proud member of a Health Care Sharing Ministry for the last year.

As a small business owner and mother of 2 small children, this Health Care Sharing Ministry is a vital component of our lives.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Michelle Boyce, Frederick

Our names are Mark & Cynthia Morgan from Tracy's Landing, and we are proud members of a Health Care Sharing Ministry for the last 5 years.

Under Obamacare, our health insurance premiums increased to more than our mortgage payment, we had no choice but to seek relief from this financial burden.

We sought out a way to have life affirming, affordable assistance with medical bills. We found CMF-CURO, through Samaritan's Ministry.

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I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Mark Morgan, Tracys Landing

I am Pastor Paul Arcand 701 Conover Lane Pasadena MD 21122 and I Pastor Lighthouse Baptist Church 195 Ritchie Highway Severna Park MD 21146 and I am a grateful member of a Health Care sharing ministry. I am grateful because of the wonderful care my family has been able to access because of Samaritan Ministries!

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Paul Arcand, Pasadena

My name is JoEllen Wilkins from Pocomoke City, and I'm a proud member of a Health Care Sharing Ministry for the last 3 years.

Samaritan Ministries is an important part of my overall health care plan because it helps me to pay health care expenses while I work part-time and am not eligible for employer-sponsored health care insurance.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you,

Sincerely,

JoEllen Wilkins, Pocomoke City

Samaritan ministries has served our family well for at least 15+ years. Through major operations, to everyones satisfaction. Thank you for supporting SB 543

Sincerely,

Ronald Morrell, Freeland

My name is Jason Cherish and I am a proud fifth generation Fredericktonian. I have also been a proud member of a Health Care Sharing Ministry for the last 3 years.

I was diagnosed with cancer shortly after turning 30 years old and my insurance at the time was both affordable and fantastic. Unfortunately, after the Affordable Care Act was passed the plan and price point I enjoyed was no longer available. My deductibles became so high that most years I barely met them, if at all.

So I had to begin paying full price out of pocket for medical supplies I will require for the rest of my life as a result of my life saving treatment—which was covered 100% before the ACA—but the insult to literal injury was that I was also mandated to pay premiums for insurance that didn't even cover anything. It was ultimately worse than having no insurance at all.

Eventually I started my own company and today, my wife and I are both self-employed in Maryland—and I am excited to say we are expecting our first child this year. It finally became untenable for us to buy quality insurance for ourselves as self-employed business owners. Health insurance became our single biggest expense each month—and that was before out of pocket expenses that were rarely, if ever, reimbursed.

It's not that we want anyone to pay extra so our premiums could be lower, or be burdened by our choice to try to earn a living by working for ourselves—but we have been unable to find reasonable options that enable us to work for ourselves in Maryland among conventional health insurance plans.

That is why we finally decided to join a Health Care Sharing Ministry. Not only are our monthly payments a fraction of what they were before, we know much more about where that money is going and who it is helping. Moreover, the program we are on now actually covers things we need covered—that is, it is actually helpful to have unlike our previous plans post ACA.

If anything, the state of Maryland should be finding ways to EXPAND Health Care Sharing plans like ours...not kill them.

As I understand it, this month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

Actually...there is NEVER a good time to reduce people's health care options. Please understand that if our current option is eliminated we may have no choice but to leave the state and, sadly, that means there may be no sixth generation of my family growing up in the county I truly love.

I trust you will do the right thing. I hope you will support Senate Bill 543.

Thank you,

Jason Cherish

Frederick, MD

My name is Stephen Benner and I have been a member of a healthcare sharing ministry for the last 5 years. I am a 63 y.o. Self employed home improvement contractor and I was priced out of my Maryland health insurance plan during Obamacare. The premiums were too high for my income, but my income does not allow for discounts. My wife and I have been very happy with the healthcare sharing ministry. Our money goes directly to someone each month to help pay for their healthcare. We also have received help, when my wife had to have testing for a new health issue. Healthcare sharing has given us peace of mind, until I can qualify for Medicare.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Stephen Benner, Ijamsville

My name is Diane Rosecky and I live in Oakland, Md. I am a satisfied member of Samaritan's Ministry, a healthcare sharing ministry. This organization is wonderful and should be allowed in a constitutional republic. I am not an advocate of any government interference in taking away this ministry, especially at this time when so many people are losing their jobs and healthcare because of the government's overreach in handling this over exaggerated pandemic. I urge you to support Senate Bill 543. I know you will do the right thing.

Thank you.

Diane Rosecky, Oakland

Dear To Whom It May Concern:

We are members of Samaritan HealthShare and support SB 543 due to the fact that the insurance administration is threatening to shut down Health Care Sharing Ministries in Maryland. This would devastate us financially. Samaritan

has provided for us in ways no health insurance ever has or could. Please do all within your power to prevent Health Share organizations such as Samaritan from being shut down. Thank you.

Sincerely,

Charles Mansfield, Mount Airy

My name is Jeff Lovin. I have been a member of a Health Care Sharing Ministry for about 6 years and would very much like to be able to continue doing so. Please stand in favor of and support for SB 543--clarifying that Health Care Sharing Ministry is different than health insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. Please support this bill so that we, and many others, can continue to have this option of meeting our medical needs. Thank you so much.

Sincerely,

Jeffrey Lovin, Sykesville

This is a very affordable way that we can continue to get good medical care. Please do not take this option away from us. Please Support SB 543. As Americans, we should be able to choose the health care that is appropriate for us, the government should not interfere with this.

Sincerely,

Maria Barrows, Woodbine

My name is Lauren M. Terry from Catonsville, MD (formerly Columbia, MD, and I'm grateful to be member of a Health Care Sharing Ministry for the last seven months.

I worked a law firm for nearly 27 years. The firm provided an insurance plan. Without very little warning, the firm was dissolved in July. I looked into paying for my own insurance, but I could not afford the premiums. My pastor and several members of my church had severe illnesses for which Samaritan met all their expenses, even cancer treatment. It's been a privilege and a blessing to help others by sharing the cost and praying for their health concerns. It has relieved my fear of having a medical need and no means to pay my bills because other share my burden too.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

Thank you for taking time to consider this plea.

Sincerely,

Lauren Terry, Catonsville

My name is Andrew Grabau from Odenton, and I'm a proud member of a Health Care Sharing Ministry for the last 4 years. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

Sincerely,

Andrew Grabau, Odenton

My name is Cheryl Querry from Pasadena, and I'm a proud member of a Health Care Sharing Ministry for the last 4 years.

Being self employed, my options for individual health insurance are cost prohibitively high, since I make just enough to not qualify for health market discounted rates. Belonging to a health sharing ministry provides me with reliable health coverage that I can afford. I have had nothing but positive experiences in having my health needs (and expenses) met with them and frankly don't know what I would do if this coverage were taken away.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Best Regards,

Cheryl Querry

Pasadena, MD

We are Ross & Becky Levin from Columbia, MD, and we've been members of Samaritan Ministries, a Health Care Sharing Ministry for the last 8 years, during which we've benefited greatly from our participation both on the giving and receiving ends. Our experience of receiving necessary medical necessary care for maladies, as well as supporting others with their needs has been a wonderful, much less expensive, and refreshing change from our previous experience with a standard indemnity insurance plan. It's our sincere desire to continue with Samaritan Ministries as our health care choice well into our twilight years.

Evidently, this month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing

Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Ross Levin, Columbia

I am writing to you as I personally would greatly appreciate you supporting SB543.

Samaritan Ministries has helped ease the burden of health care that I am not at this time in a position to afford. They have provided an affordable way for me to have health coverage in the event I am in need of it; tremendous relief!

Thank you very much!!

Sincerely,

Patricia Brightwell, Annapolis

My name is Susan Morgan from Clarksburg. I've been a member of a Health Care Sharing Ministry since 2017.

Samaritan Ministries has supported me through a couple of medical issues and I wouldn't want to lose this option for health care.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543. It will prevent a lot of worry for those of us who depend on having a choice.

Thank you,

Susan Morgan, Clarksburg

It has come to my attention that the Maryland Senate Finance Committee is currently preparing SB 543 that will make changes to some health insurance guidelines. This would include language clarifying that health care sharing ministries are not health insurance. I have been a member of one of these ministries for over thirteen years. Our health insurance costs dropped from over \$900 dollars a month to under \$400 dollars for our share portion. We have been sending

monthly gifts to families with health care costs and have been very satisfied with the management of our ministry. It would be a hardship for our family to lose this way of providing for medical expenses. Please vote to support SB 543. Thank you for your help.

Sincerely,

Cynthia Regner, Frederick

Participating with Samaritan Ministries allowed me not only to choose my own doctors, but also to find great care at reduced prices. In addition, monthly I had the pleasure of prayerfully and financially supporting other likeminded people who believe it is wrong to take the lives of unborn babies.

Sincerely,

Trevor Jenkins, Olney

I'm Ken Kinard from Hunt Valley, Maryland. I have been a member of a Health Care Sharing Ministry for the last 3+ years.

Our family joined when our insurance rates went so high that we could no longer afford health insurance. My wife had cancer and that had a significant impact on our finances.

Thanks for our membership in the Health Care Sharing Ministry, we have been able to manage our health care in a responsible way and also have helped others in need. It's been a tremendous blessing to us!

I hear that the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is DIFFERENT than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543. Will you do this?

Sincerely,

Kenneth Kinard, Hunt Valley

When the health insurance rates went up, I was unable to manage the high monthly cost of \$440.00 month with a \$6000 annual co-pay before I could use the insurance. It was a blessing to have choices other than the big insurance companies that dominate the medical market. Samaritan Ministries is a blessing for me. It offers an affordable option to health care and I have better control over my health. Please do not take away this benefit that so many of us need and are blessed to have.

Sincerely,

Karen Warren, Columbia

My name is Kurt Schlauch, and I live in Marriottsville in the Carroll County portion of your district. I am a proud member of a Health Care Sharing Ministry for the past 3 years and I am asking you to please support SB 543.

I have worked for small businesses for over 25 years.

My current employer (Fentress, Inc.) is owned by a Howard County (Sykesville) resident who I believe also lives in your district, as do several other employees. As a small business, healthcare is a critical component of our overall employment package.

As a small business employee, my health insurance options have always been limited. Many years ago, those plan options were reasonably priced and met my family's needs. After 2009, this was not the case. For the first few years after passage of the Affordable Care Act, our pre-ACA private market plan was in "grandfather" status. Once that expired, our family was forced to pay exorbitant premiums for a few years that hindered other financial goals, such as saving for college for our two teens, while not effectively meeting our health care needs.

Since 2018, we have been members of Samaritan Ministries International (SMI) HCSM. We fully understand what the program is and what it is not. SMI meets our needs perfectly. Our SMI plan pairs ideally with the Flexible Spending Account (FSA) provided by Fentress, Inc. I have researched Maryland Small Group and individual private market insurance options exhaustively over the last several years, and SMI is absolutely the best way for my family to meet our health care needs.

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I urge you to support Senate Bill 543 and would be happy to answer any questions that either you or your staff might have about how our HCSM benefits our family.

Thank you for your public service.

Sincerely, Kurt Schlauch, Marriotsville

My name is Rudolph Regner from Frederick, and I'm a proud member of a Health Care Sharing Ministry for the last 15 years.

We have enjoyed the benefits of sharing prayer requests for medical needs and PAYING CASH.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543. I know you will do the right thing. Thank you.

Sincerely, Rudolph Regner, Frederick

My name is Megan from Elkton in Cecil County, and I'm a proud member of a Health Care Sharing Ministry for the last 4 years.

Samaritan Ministries has been a huge blessing to our family. We own our own business, but because we are a dental practice, we earn enough to not qualify for the Maryland Exchange. When attempting to get health insurance privately, the price for a plan with sub-par coverage was going to be several hundred dollars more than our mortgage...monthly. And based on previous experience with insurance, that premium would be increasing annually. There was no way we could afford this as we navigate small business ownership, especially during COVID when the prices of all our PPE that has always been required in dentistry have skyrocketed. On our old insurance, the co-pay to my much-needed physical therapist's office was \$60 and my visits were limited, requiring a frequent re-authorization from my primary doctor. For a self-pay patient... it is \$75. Samaritan Ministries has given us the freedom we need to be self-pay at the doctors we need, all the while knowing that we are protected by our brothers and sisters in Christ for larger emergencies, and there is nothing I enjoy more than paying my monthly share to a specific person with a specific need. We also enjoy being able to see the doctors that are highly recommended to us, rather than being limited by our state line (which we live 1 mile from) .

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

Let me reiterate. If SB 543 fails and we are forced to opt in to health insurance, my family WILL NOT qualify for any government subsidy, but will be put in major financial danger as we seek to find a health plan that protects us from the unplanned emergencies of life. We are not a burden to the healthcare system. We pay cash. We pay our bills on time and owe no debt to our medical providers. Samaritan Ministries is an organized group of Christians that are living out what the Bible calls us to do. Sharing our burdens is part of our religious freedom.

I strongly urge you to support Senate Bill 543. I know you will do the right thing and allow us to retain our religious freedom.

Thank you.

Sincerely,

Megan Collins, Elkton

My name is Guillermo Powell from Jessup, MD, and I'm a proud member of a Health Care Sharing Ministry for the last 2 years.

Whether it was my son's broken foot or my wife's surgery or other medical need, the Health Care Sharing Ministry that we use enabled us to get the right care we needed (not what an insurance company thought we should get), and it provided the funds for us to do it. And it does that while costing us 1/3 or so of traditional insurance. I don't know what we would do without it.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry

membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Guillermo Powell, Jessup

My name is Debra Kinna from Williamsport, Maryland and my husband Duane and I have been proud members of a Health Care Sharing Ministry since 2010. Since we have been members of Samaritan Ministries for 11 years we have greatly benefitted from participating in this Health Care Sharing Ministry. Not only has Samaritan Ministries met all of our medical needs we have also had a huge reduction in the monthly amount that we spend each month for our medical needs. My husband is a self-employed home improvement contractor and the cost of buying conventional health insurance was astronomical. It has really been a blessing to us to have saved those costs. But most importantly being a member of Samaritan Ministries has met our medical needs as well. This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions. I urge you to support Senate Bill 543 not only to help us but also to help the many other Maryland families that are members of Samaritan Ministries. I know you will do the right thing. Thank You.

Sincerely,

Debra Kinna, Williamsport

My name is Janet Hooper from Baltimore, Md.. I am a delighted member of a Health Care Sharing Ministry for the last 6 years. Samaritan Ministries International was an answer to prayer for me. I have not only had my health care needs met over these years but I have given and received prayer support from fellow members. This Christian organization has been a wonderful example to me of how we can lovingly take care of each others health care needs and be a prayer support to each other as well. I am grateful that I have been a part of this Health Care Sharing Ministry. I sincerely hope to continue as an active member for years to come. Please support SB543.

I am grateful for your service. Sincerely, Janet T. Hooper, Lutherville Timonium

My name is Jim LaRock from Millersville, and I'm a proud member of a Health Care Sharing Ministry for the last 2 years.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry

membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

James LaRock Jr, Gambrills

My name is Sangok Cha from Frederick, and I'm a proud member of a Health Care Sharing Ministry for the last few months.

Due to the ever-rising cost of the healthcare for me and my husband who are nearing our retirement age, we looked into the Health Care Ministry Sharing plans. This decision was based on both my husband and I being healthy individuals who rarely go to see our doctors other than for our annual check-up and blood work. We rarely are in need of taking any prescription meds. However, we understand it is important to have a peace of mind if and when we do have catastrophic needs that we will be covered. That is why we chose the Samaritan Ministries.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Peter and Sangok Cha, Frederick

My name is Susan M Jansen from Gaithersburg and I'm a lifelong Montgomery County resident and voter.

I have also been a proud member of a Health Care Sharing Ministry for the last four or five years, since my husband's near-retirement. The much-ballyhooed Obamacare was shown to be way too costly and I'm a couple of years too young to qualify for Medicare.

While the paperwork can be a bit difficult, my overall experience has been wonderful. I recently had major abdominal surgery costing nearly \$10,000 and after my copays, I'm receiving checks from all over the country along with prayers from fellow members of Samaritan Ministries. They also assisted with negotiating the private pay rates with the providers.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is CRITICAL because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Susan Jansen, Gaithersburg

Hello.

I am Pastor Dan Thornton from Smithsburg, MD, and I'm a proud member of a Health Care Sharing Ministry for over 20 years.

My family has been pleased that we could find a way to trust in God, not having insurance, yet providing for the medical needs of other believers in Jesus Christ. On the few occasions when we have had substantial medical bills, other generous members have given money to meet our needs.

This month the Maryland Senate Finance Committee is considering a valuable piece of legislation, SB 543, that would harmonize Maryland law with the Affordable Care Act's federal protection and clarify that Health Care Sharing Ministry membership is different than insurance. This bill is critical because the Maryland Insurance Administration is accusing Health Care Sharing Ministries of being unauthorized health insurance and trying to shut them down in the state. With the pandemic and its resulting economic crisis, now is the worst time to try to take away people's health care solutions.

I urge you to support Senate Bill 543.

I know you will do the right thing.

Thank you.

Sincerely,

Daniel Thornton, Smithsburg

My name is Ken Walters from Damascus, MD, and I'm a proud member of a Health Care Sharing Ministry for the last couple years.

I benefited personally the first year of joining Samaritan Ministries. All my expenses were paid by other members for an emergency room medical treatment. Truly a blessing for my family to have all the expenses paid for by other believers in our faith. This would not have occurred under insurance coverage plans with high deductibles. We send our fair share each month directly to the verified person having the need. So we are observing our Biblical understanding to share one another's burdens.

As a participant in this health sharing ministry, I understand this is not insurance and it should not be treated as such by any state government authorities. The State of Maryland should not be trying to classify our religious observance of banning together to help with one another's health expenses as insurance and thus trying to regulate our religious activity. This is a credible alternative for persons who observe a common Christian faith.

The Maryland Insurance Administration is trying to classify our health care sharing ministry as insurance and we need your help in supporting SB 543.

I know you will do the right thing.

Thank you

Sincerely,

Ken and Lynn Walters, Damascus